

United States Bankruptcy Court
Middle District of Florida

In re:
 Alberto Anthony Ramos
 Mary Louise Holloway-Ramos
 Debtors

Case No. 19-00002-JAF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 113A-3

User: kmenard
 Form ID: 309A

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Jan 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2019.

db/jdb +Alberto Anthony Ramos, Mary Louise Holloway-Ramos, 2392 Perth Dr,
 Orange Park, FL 32065-6382
 27978414 +Angela Karulak L FNP, 1895 Kingsley Ave, Orange Park, FL 32073-4466
 27978418 +Clay County Fire Rescue, PO Box 865666, Orlando, FL 32886-5666
 27978419 +Clay County Fire Rescue, PO Box 865668, Orlando, FL 32886-5668
 27978407 +Clay County Tax Collector, Post Office Box 218, Green Cove Springs FL 32043-0218
 27978415 +Jon Brown, Do, 1895 Kingsley Ave, Orange Park 32073-4466
 27978424 +KCI USA INC, PO Box 30128, Dallas, TX 75303-0001
 27978425 +Nel Net Loans, 3015 S Parker Rd Suite 400, Indianapolis, IN 46240
 27978427 +Orange Park Acute Trama LLC, 1895 Kingsley Ave Suite 300, Orange Park, FL 32073-4453
 27978428 SunTrust Bank, PO Box 30281, Richmond, VA 23285

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QDRABBOTT.COM Jan 04 2019 04:08:00 Doreen Abbott, PO Box 56257,
 Jacksonville, FL 32241-6257
 ust +E-mail/Text: ustp.region21.or.ecf@usdoj.gov Jan 03 2019 23:28:55
 United States Trustee - JAX 13/7, Office of the United States Trustee,
 George C Young Federal Building, 400 West Washington Street, Suite 1100,
 Orlando, FL 32801-2210
 27978413 EDI: CBSAAFES.COM Jan 04 2019 04:08:00 Army/Airforce Exchange, PO Box 650410,
 Dallas, TX 75265
 27978416 +EDI: CAPITALONE.COM Jan 04 2019 04:08:00 Capital One Bank USA NA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 27978417 +EDI: CAPITALONE.COM Jan 04 2019 04:08:00 Capital One Bank USA NA, PO Box 30285,
 Salt Lake City, UT 84130-0285
 27978408 EDI: FLDEPREV.COM Jan 04 2019 04:08:00 Florida Dept. of Revenue, Bankruptcy Unit,
 P.O. Box 6668, Tallahassee, FL 32314-6668
 27978420 +EDI: CITICORP.COM Jan 04 2019 04:08:00 Home Depot, PO Box 6497,
 Sioux Falls, SD 57117-6497
 27978422 +EDI: RMSC.COM Jan 04 2019 04:08:00 JCPenney, PO Box 965007, Orlando, FL 32896-5007
 27978421 EDI: RMSC.COM Jan 04 2019 04:08:00 JCPenney, PO Box 960090, Orlando, FL 32896-0090
 27978423 +E-mail/Text: AADAMS@JAXFCU.ORG Jan 03 2019 23:28:20 Jax Federal Credit Union,
 562 Park Street, Jacksonville, FL 32204-2962
 27978426 +EDI: HCA2.COM Jan 04 2019 04:08:00 Orange Park Medical Center, PO Box 740771,
 Cincinnati, OH 45274-0771
 27978432 +EDI: RMSC.COM Jan 04 2019 04:08:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
 27978429 E-mail/Text: collectionsoperationsgroup@vystarcu.org Jan 03 2019 23:30:05
 Vystar Credit Union, 4949 Blanding Blvd., Jacksonville, FL 32210
 27978430 +EDI: WFFC.COM Jan 04 2019 04:08:00 Wells Fargo Home Mortgage, PO Box 10335,
 Des Moines, IA 50306-0335
 27978431 +EDI: WFFC.COM Jan 04 2019 04:08:00 Wells Fargo Home Mortgage, PO Box 14411,
 Des Moines, IA 50306-3411

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2019

Signature: /s/Joseph Speetjens

District/off: 113A-3

User: kmenard
Form ID: 309A

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2019 at the address(es) listed below:

Doreen Abbott jaxtrustee@gmail.com, dabbott@ecf.epiqsystems.com
United States Trustee - JAX 13/7 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 2

Information to identify the case:

Debtor 1	Alberto Anthony Ramos			Social Security number or ITIN xxx-xx-6679
	First Name	Middle Name	Last Name	
Debtor 2	Mary Louise Holloway-Ramos			EIN ---
(Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN xxx-xx-9729
United States Bankruptcy Court Middle District of Florida				EIN ---
Case number: 3:19-bk-00002-JAF				Date case filed for chapter 7 1/2/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Alberto Anthony Ramos	Mary Louise Holloway-Ramos
2. All other names used in the last 8 years		
3. Address	2392 Perth Dr Orange Park, FL 32065	2392 Perth Dr Orange Park, FL 32065
4. Debtor's attorney Name and address	None	
5. Bankruptcy Trustee Name and address	Doreen Abbott PO Box 56257 Jacksonville, FL 32241-6257	Contact phone 904-886-9459

Notice is further given that effective on the date of the Petition, the United States Trustee appointed the above named individual as interim trustee pursuant to 11 USC § 701.

For more information, see page 2 >

Debtor **Alberto Anthony Ramos** and **Mary Louise Holloway-Ramos**Case number **3:19-bk-00002-JAF**

6. Bankruptcy Clerk's Office	300 North Hogan Street Suite 3-150 Jacksonville, FL 32202	Hours open: Monday – Friday 8:30 AM – 4:00PM Contact phone 904-301-6490 Date: January 3, 2019
7. Meeting of creditors	February 14, 2019 at 01:00 PM	Location: FIRST FLOOR, 300 North Hogan St. Suite 1-200, Jacksonville, FL 32202
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. You are reminded that Local Rule 5073-1 restricts the entry of personal electronic devices into the Courthouse.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting. ***	
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: April 15, 2019
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Voice Case Info. System (McVCIS)	McVCIS provides basic case information concerning deadlines such as case opening and closing date, discharge date and whether a case has assets or not. McVCIS is accessible 24 hours a day	

except when routine maintenance is performed. To access McVCIS toll free call 1-866-222-8029.